

When to Hire External IT for Your Small Business

A 2026 decision guide for Toronto and GTA companies

Six signals that trigger the conversation

1 Frequent downtime

More than four hours of system downtime per month for a knowledge-work business is a real productivity tax. Track it for one quarter and the answer becomes obvious.

2 Backups exist but no one verifies them

If you have not tested a real restore in 90 days, your backup is theoretical. Most first restores teach an uncomfortable lesson.

3 Compliance demands have outpaced internal capacity

PIPEDA, industry rules, cyber insurance audits. If documentation is stealing hours from operations, that is a sign.

4 Hybrid work strain

Slow VPN, broken file shares, conferencing failures. Infrastructure that worked at 20 in-office staff is not the same infrastructure for 20 hybrid staff.

5 Phishing tests are landing

If 15 percent or more of staff click on a simulated attack, your training program needs a partner who runs it monthly.

6 Vendor sprawl

Six or more disconnected tech vendors with no one orchestrating them is a hidden cost in your own time.

Cost benchmarks for a Toronto SMB

Solo in-house IT person: 90,000 to 130,000 in salary, plus 25 percent in benefits, software, training. Fully loaded around 120,000 to 170,000 per year.

Managed IT services (10 to 30 staff): 2,500 to 7,500 per month. Per-user pricing 110 to 240 per employee.

Hybrid (60+ staff): One internal generalist plus an external partner for security and strategy. Combined 9,000 to 14,000 per month.

Questions to ask a prospective MSP

1. What is your written response time SLA for critical issues during business hours and after hours?
2. What does your standard 30-day onboarding look like?
3. Where are your technicians physically based? Will I get an on-site visit when needed?
4. What is in scope monthly and what is billed as project work?
5. How do you handle compliance documentation (PIPEDA, sector rules)?
6. Can you share two reference clients in my industry and city?

Considering a move? ITBizTek serves Toronto and the GTA.